



Medicare Enrollment and Plan Options

Whether you're retired, actively employed or soon to retire, if you're approaching 65, it's likely you've received a significant amount of information from Social Security, Medicare and private insurers about Medicare and your plan options.

Your 65th birthday triggers your Medicare Initial Enrollment Period (IEP) – the first time most of us are eligible to enroll in Medicare. This enrollment period begins three months before your 65th birthday and ends three months after your 65th birthday. If you don't enroll in Medicare during this period, Medicare may impose late enrollment penalties. There are exceptions to this enrollment period and those depend on whether you're still working and receiving medical and prescription drug coverage or are receiving these benefits through dependent coverage.

Working Beyond 65

If you choose to work beyond 65 years of age, you may be able to delay your Medicare enrollment. Here's what you need to know:

- If you're actively working at 65 and receive benefits from your employer, your employer can provide you with a notice of creditable coverage. This notice will help you determine whether or not you need to enroll in Medicare Part D (prescription drug coverage) when you're first eligible during your IEP. Having proof of creditable coverage through your employer can keep you from incurring Medicare's late enrollment penalties.
- When you retire, you will have an 8-month window in which you can enroll in Medicare Parts A (hospital insurance) & B (medical insurance) – starting when your employer coverage ends or when you stop working – whichever comes first.
- Your enrollment in Medicare Part B triggers your Special Enrollment Period. You only have two months from that point to enroll in a standalone prescription drug plan or an all-in-one Medicare Advantage plan that includes your Part D prescription drug coverage.

Early Retirement

- If you are not actively working at 65, but are receiving benefits as an early retiree, you will want to contact your employer prior to IEP to find out what options are available to you.
- If you are not actively working at 65 and are not receiving benefits through your employer or your spouse, you will want to enroll in Medicare during your IEP. Consult with your local licensed insurance agent or broker about your Medicare plan options.

Medicare Plan Options Available

There are two ways that you can access Medicare benefits: Original Medicare, with the option to purchase a Medicare Supplemental (Medigap) plan, or Medicare Advantage. It's important to understand the differences between each when first enrolling in Medicare.

Below are a few options for you to learn more about Medicare.

1. Visit sutterhealth.org/medicare. Sutter Health's website focuses on the benefits of Medicare Advantage, Medicare's enrollment periods, and Medicare penalties associated with late enrollment. There you will also find a [comprehensive video](#) addressing some of the most commonly asked questions about Medicare.
2. Contact a licensed insurance agent or broker. If you don't already have one, Sutter Health can connect you to a local agent who can provide you with more information. These same agents are available to discuss your specific Medicare questions with you one-on-one. Complete our [agent contact form](#) to have a local agent contact you.
3. Reach out to a licensed insurance agent through eHealthmedicare. Sutter Health is working with eHealthmedicare to provide our Medicare-eligible patients with resources to compare Medicare plan options and enroll in a plan, if they choose. This is a free service and there is no obligation to enroll. Licensed insurance agents with eHealthmedicare are available weekdays, 5 a.m. to 5 p.m. at 1-844-280-7047 (TTY 711). You can also visit ehealthmedicare.com/sutter.
4. Visit [Medicare.gov](https://www.Medicare.gov), a government-sponsored website that provides a detailed look at Medicare, costs, benefits, enrollment and options available to you.

FAQs

Do I have to enroll in Medicare at 65 if I'm still working?

That will depend on whether your employer provides you health insurance and prescription drug coverage that is equal to or better than the coverage available through Original Medicare. This is known as creditable health coverage.

Does Sutter Health Plus offer a Medicare plan?

No. Sutter Health Plus does not offer a Medicare plan.

Can I get Medicare Advantage through Sutter Health Plus?

No. Sutter Health Plus does not offer Medicare plans or products, such as Medicare Supplement plans, or Medicare Advantage plans.

Does Sutter Health have a Medicare plan?

No. However, Sutter Health contracts with health insurance companies that offer Medicare products.

Can I keep my Sutter Health doctor when I enroll in Medicare?

When enrolling in Medicare and choosing a plan, you will want to elect a plan that provides you with access to your Sutter Health-aligned doctors.

What is Medicare Advantage?

Medicare Advantage (Medicare Part C) is a type of Medicare plan. These plans, considered all-in-one plans, include all the benefits of Original Medicare (Medicare Part A, hospital coverage and Medicare Part B, medical coverage) and in most cases, include Medicare Part D prescription drug coverage—as well as additional benefits not otherwise covered by Original Medicare or Medicare Supplemental plans. Unlike Original Medicare, Medicare Advantage plans are offered by Medicare-approved private insurance companies.

What is Sutter Advantage?

Sutter Advantage (HMO) is the name of a Medicare Advantage product offered through Alignment Healthcare, a health insurance company. Sutter Health contracts with Alignment Healthcare, as well as with other insurance companies, who offer Medicare Advantage products.

What's the difference between Sutter Advantage and Medicare Advantage?

Medicare Advantage is an alternative to Original Medicare that includes plan options offered by different insurance companies. Sutter Advantage (HMO) is one of these Medicare Advantage plan options. Insurance companies often collaborate with third parties to include that organization in the product name.